

**Information to identify the case:**

Debtor 1	<u>William Robert Dandridge Jr.</u>	Social Security number or ITIN	xxx-xx-0163
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	Western District of Virginia		
Case number:	21-60153		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Robert Dandridge Jr.  
aka Bill Dandridge, aka Billy Dandridge

5/10/21

**By the court:** Rebecca B. Connelly  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Virginia

In re:  
William Robert Dandridge, Jr.  
Debtor

Case No. 21-60153-rbc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0423-6  
Date Rcvd: May 10, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2021:**

Recip ID	Recipient Name and Address
db	+ William Robert Dandridge, Jr., 60 Stonegate Terr., Apt. 102, Zions Crossroads, VA 22942-7043
4976959	American Academy of Family Physicia, 11400 Tomahawk Creek Parkway, Leawood, KS 66211-2680
4976960	Ameritas Life Insurance Corp, P.O. Box 650803, Dallas, TX 75265-0803
4976961	+ Anchorage Resort & Yatch Club, 107800 Overseas Highway, Key Largo, FL 33037-3101
4976963	+ Betty Dandridge, 9852 Fairmont Avenue, #216, Manassas, VA 20109-3178
4976966	+ FileSolve, Inc, 10321 S. MEadallion Drive, Cincinnati, OH 45241-4825
4976968	+ Jenny Jeffress, 3143 Sandy Branch Lane, Barboursville, VA 22923-1626
4976969	+ Paul B. Manning, 200 Garrett Street, Suite S, Charlottesville, VA 22902-5662
4976970	Raynor & Farmer P.C., 211 Fifth Street, NE, Charlottesville, VA 22902-5207
4976971	+ Scott Kroner, PLC, 418 E Water Street, Charlottesville, VA 22902-5242
4976972	Staples Credit Plan, Dept. 51 - 7819945857, P.O. Box 78004, Phoenix, AZ 85062-8004
4976973	+ Stonegate, 100 Stonegate Terrace, Gordonsville, VA 22942-7037

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRSSTEVENS.COM	May 11 2021 00:43:00	Bob Stevens (384920), 501 Grove Ave., Charlottesville, VA 22902-4804
4976962	EDI: BANKAMER.COM	May 11 2021 00:43:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
4976965	+ EDI: WFNNB.COM	May 11 2021 00:43:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4976967	EDI: IRS.COM	May 11 2021 00:43:00	Internal Revenue Service, Insolvency Units, P.O. Box 7346, Philadelphia, PA 19101-7346
4976964	EDI: JPMORGANCHASE	May 11 2021 00:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0423-6

User: admin

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Date Rcvd: May 10, 2021

Form ID: 318

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2021 at the address(es) listed below:**

Name	Email Address
Bob Stevens (384920)	trustee@scslawfirm.com VA37@ecfbis.com
Marshall Moore Slayton, Esq	on behalf of Debtor William Robert Dandridge Jr. jerry@marshallslayton.com, bbrs.bestcase@gmail.com;marshall@marshallslayton.com;r44646@notify.bestcase.com;jennifer@marshallslayton.com;jen@mars hallslayton.com;carlos@marshallslayton.com;stephanie@marshallslayton.com
USTrustee	USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3